

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
)
Michael A. Thompson and Amber Thompson,) Case No. 22-10333-JCM
) Chapter 13
Debtors)

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtors to provide for increased mortgage payment.
- ☐ a motion to lift stay
as to creditor
- ☐ Other:

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated
- ☒ Amended Chapter 13 Plan dated October 18, 2022

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtors' Plan payments shall be changed from \$ 2,252.00 to \$ 2,383.00 per month, effective August, 2025 ; and/or the Plan term shall be changed from months to months.
- ☐ In the event that Debtors fail to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtors and Debtors' Counsel a notice of default advising the Debtors that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtors fail to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtors shall file and serve on or before .
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: PennyMac Loan Services, LLC shall be paid \$1,371.27 effective September 1, 2025 per the Notice of Mortgage Payment Change dated July 22, 2025.

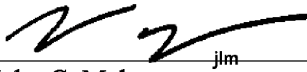
IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 7th day of August, 2025

Dated: August 7, 2025



John C. Melaragno
United States Bankruptcy Judge

SIGNED
8/7/25 12:07 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Stipulated by:

/s/Lauren M. Lamb
Counsel to Debtors
Lauren M. Lamb, Esquire
Steidl & Steinberg, P.C.
436 Seventh Avenue, Suite 322
Pittsburgh, PA 15219
(412) 391-8000
PA I. D. No. 209201
llamb@steidl-steinberg.com

Stipulated by:

/s/James Warmbrodt
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
Michael A. Thompson
Amber Thompson
Debtors

Case No. 22-10333-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Aug 07, 2025

User: auto
Form ID: pdf900

Page 1 of 5
Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Michael A. Thompson, Amber Thompson, 3366 McConnell Road, Hermitage, PA 16148-3214
r	+ Jeri Hart, Berkshire Hathaway, 490 North Kerrwood Drive, Suite 202, Hermitage, PA 16148-5202
cr	+ United States Of America, obo U.S. Department of Education, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956
15503555	Akron Children's Hospital, PO Box 1757, Akron, OH 44309-1757
15503568	+ Fedloan, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15503567	+ Fedloan, Pob 60610, Harrisburg, PA 17106-0610
15503602	+ Wells Fargo/Furniture Marketing Group, Attn: Bankruptcy, Po Box 10438 Mac F8235-02f, Des Moines, IA 50306-0438
15503601	+ Wells Fargo/Furniture Marketing Group, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Aug 08 2025 00:22:37	Aidvantage on behalf of Department of Education L, PO BOX 300001, GREENVILLE, TX 75403-3001
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 08 2025 00:22:08	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: bncmail@w-legal.com	Aug 08 2025 00:03:00	SCOLOPAX, LLC, c/o Weinstein & Riley, PS, 1415 Western Avenue, Ste 700, SEATTLE, WA 98101, UNITED STATES 98101-2051
15503553	Email/Text: Bankruptcy@absoluteresolutions.com	Aug 08 2025 00:03:00	Absolute Resolutions, 8000 Norman Center Dr, Bloomington, MN 55437
15503554	Email/Text: Bankruptcy@absoluteresolutions.com	Aug 08 2025 00:03:00	Absolute Resolutions, Attn: Bankruptcy, 8000 Norman Center Dr #350, Bloomington, MN 55437
15506685	Email/Text: Bankruptcy@absoluteresolutions.com	Aug 08 2025 00:03:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
15543029	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Aug 08 2025 00:33:55	Aidvantage on behalf of, Dept of Ed Loan Services, PO BOX 9635, WilkesBarre, Pa 18773-9635
15503557	Email/PDF: MarletteBKNotifications@resurgent.com	Aug 08 2025 00:08:51	Best Egg, Po Box 3999, Saint Joseph, MO 64503-0999
15503560	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 08 2025 00:08:51	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15503558	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 08 2025 00:09:20	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15509381	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 08 2025 00:21:29	Capital One Bank (USA), N.A., by American

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			InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15503562	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 08 2025 00:21:14	Citibank/Best Buy, PO Box 790441, Saint Louis, MO 63179-0441
15503563	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 08 2025 00:21:26	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15503564	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 08 2025 00:10:05	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15503565	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 08 2025 00:03:00	Comenity Bank/Kay Jewelers, PO Box 182273, Columbus, OH 43218-2273
15503566	+ Email/Text: bdsupport@creditmanagementcompany.com	Aug 08 2025 00:04:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15503573	Email/Text: administrative@foundationfinance.com	Aug 08 2025 00:04:00	Foundation Finance Company, Attn: Bankruptcy, Po Box 437, Schofield, WI 54476
15503570	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Aug 08 2025 00:03:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15503569	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Aug 08 2025 00:03:00	First National Bank, 4140 E State St, Hermitage, PA 16148-3401
15508136	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Aug 08 2025 00:03:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15503571	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 08 2025 00:03:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15503572	+ Email/Text: administrative@foundationfinance.com	Aug 08 2025 00:04:00	Foundation Finance Company, 7802 Meadow Rock Drive, Weston, WI 54476-5262
15525098	+ Email/Text: JCAP_BNC_Notices@jcap.com	Aug 08 2025 00:04:00	Foundation Finance Company, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
15503575	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Aug 08 2025 00:03:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
15503574	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Aug 08 2025 00:03:00	Goldman Sachs Bank USA, Lockbox 6112, Philadelphia, PA 19170-0001
15521310	+ Email/Text: bankruptcy@greenskycredit.com	Aug 08 2025 00:03:00	Greensky,LLC/Home Depot Loan, 1797 North East Expressway Ste. 100, Atlanta, GA 30329-2451
15645143	Email/Text: EBN@Mohela.com	Aug 08 2025 00:03:00	US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield MO 63005
15503577	+ Email/Text: MDSBankruptcies@meddatsys.com	Aug 08 2025 00:03:00	Med Data Systems, Attn: Bankruptcy, 2001 9th Ave, Ste 312, Vero Beach, FL 32960-6413
15503576	+ Email/Text: MDSBankruptcies@meddatsys.com	Aug 08 2025 00:03:00	Med Data Systems, 755 West Nasa Boulevard, Melbourne, FL 32901-1815
15503578	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 08 2025 00:04:00	Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
15511358	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 08 2025 00:04:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15503579	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 08 2025 00:03:00	Mrc/united Wholesale M, 350 Highland, Houston, TX 77009-6623
15503580	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 08 2025 00:03:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
15525435	Email/Text: nsm_bk_notices@mrcooper.com	Aug 08 2025 00:03:00	Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
15657673	+ Email/Text: RASEBN@raslg.com		

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		Aug 08 2025 00:03:00	Nationstar Mortgage LLC, Robertson, Anschutz, Schneid, & Crane PL, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
15503583	+ Email/PDF: Bankruptcy_Prod@mohela.com		
		Aug 08 2025 00:21:45	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
15503581	^ MEBN		
		Aug 07 2025 23:51:35	Navient, Po Box 3229, Wilmington, DE 19804-0229
15503586	+ Email/PDF: Bankruptcy_Prod@mohela.com		
		Aug 08 2025 00:09:27	Navient Solutions Inc, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
15503585	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com		
		Aug 08 2025 00:33:58	Navient Solutions Inc, Po Box 9635, Wilkes Barre, PA 18773-9635
15503589	Email/Text: info@plazaservicesllc.com		
		Aug 08 2025 00:03:00	Plaza Services, LLC, 110 Hammond Drive, Suite 110, Atlanta, GA 30328
15503590	+ Email/Text: mortgagebkcorrespondence@bofa.com		
		Aug 08 2025 00:03:00	PNC, c/o Bankcard Services, Po Box 15286, Wilmington, DE 19850-5286
15503588	+ Email/PDF: ebnotices@pnmac.com		
		Aug 08 2025 00:21:28	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
15503587	+ Email/PDF: ebnotices@pnmac.com		
		Aug 08 2025 00:23:12	PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
15515368	+ Email/PDF: ebnotices@pnmac.com		
		Aug 08 2025 00:21:24	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
15508444	+ Email/Text: documentfiling@lciinc.com		
		Aug 08 2025 00:03:00	Plaza Services, LLC, PO BOX 1931, Burlingame, CA 94011-1931
15515890	Email/Text: ebn_bkrt_forms@salliemae.com		
		Aug 08 2025 00:04:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
15696100	+ Email/Text: bncmail@w-legal.com		
		Aug 08 2025 00:03:00	Scolopax, LLC, c/o Weinstein & Riley, PS, 1415 Western Avenue, Suite 700, Seattle, WA 98101-2051
15503592	+ Email/Text: servicing@svcfm.com		
		Aug 08 2025 00:03:00	Service Finance Company, Attn: Bankruptcy, 555 S Federal Highway, Boca Raton, FL 33432-6033
15503591	+ Email/Text: servicing@svcfm.com		
		Aug 08 2025 00:03:00	Service Finance Company, 555 S Federal Highway, Boca Raton, FL 33432-6033
15503883	^ MEBN		
		Aug 07 2025 23:51:49	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15503593	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Aug 08 2025 00:09:57	Synchrony Bank/Wal-Mart, PO Box 530927, Atlanta, GA 30353-0927
15503594	Email/Text: team@teamrecovery.com		
		Aug 08 2025 00:03:00	Team Recovery, Inc, 3928 Clock Pointe Trail, Stow, OH 44224
15503597	+ Email/Text: team@teamrecovery.com		
		Aug 08 2025 00:03:00	Team Recovery, Inc, Attn: Bankruptcy, Po Box 1643, Stowe, OH 44224-0643
15521422	+ Email/Text: bankruptcy@bbandt.com		
		Aug 08 2025 00:03:00	Truist Bank, c/o Service Finance Co., LLC, 555 S Federal Hwy #200, Boca Raton FL 33432-6033
15503600	+ Email/Text: BankruptcyNotice@upmc.edu		
		Aug 08 2025 00:04:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15520478	Email/Text: BNCnotices@dcmsservices.com		
		Aug 08 2025 00:03:00	UPMC HEALTH SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
15517133	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com		
		Aug 08 2025 00:21:28	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15503603	+ Email/Text: pitbk@weltman.com		
		Aug 08 2025 00:03:00	Weltman Weinberg & Reis, 436 7th Ave., Suite 2500, Pittsburgh, PA 15219-1842

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User: auto

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TOTAL: 58

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC
cr		Nationstar Mortgage LLC
cr		PENNYMAC LOAN SERVICES, LLC
15503556	*	Akron Children's Hospital, PO Box 1757, Akron, OH 44309-1757
15503561	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15503559	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
16557129	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, US Department of Education/MOHELA, 633 Spirit Dr., Chesterfield, MO 63005
15645222	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield MO 63005
15503584	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
15503582	*+	Navient, Po Box 3229, Wilmington, DE 19804-0229
15503595	*P++	TEAM RECOVERY INC, PO BOX 1643, STOW OH 44224-0643, address filed with court:, Team Recovery, Inc, 3928 Clock Pointe Trail, Stow, OH 44224
15503596	*P++	TEAM RECOVERY INC, PO BOX 1643, STOW OH 44224-0643, address filed with court:, Team Recovery, Inc, 3928 Clock Pointe Trail, Stow, OH 44224
15503598	*+	Team Recovery, Inc, Attn: Bankruptcy, Po Box 1643, Stowe, OH 44224-0643
15503599	*+	Team Recovery, Inc, Attn: Bankruptcy, Po Box 1643, Stowe, OH 44224-0643

TOTAL: 3 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2025 at the address(es) listed below:

Name	Email Address
Christopher A. DeNardo	on behalf of Creditor NATIONSTAR MORTGAGE LLC logsecf@logs.com
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Jill Locnikar	on behalf of Creditor United States Of America jill.locnikar@usdoj.gov patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
Lauren M. Lamb	on behalf of Debtor Michael A. Thompson julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;jsmalls@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Lauren M. Lamb	on behalf of Joint Debtor Amber Thompson julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;jsmalls@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

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Matthew Fissel

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, wbecf@brockandscott.com

Michelle L. McGowan

on behalf of Creditor Nationstar Mortgage LLC mimegowan@raslg.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Roger Fay

on behalf of Creditor Nationstar Mortgage LLC rfay@alaw.net bkecf@milsteadlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 10